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UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In Re: Ruthie Ann Dickerson

Chapter 13

Case No. \_

Debtor.

Chapter 13 Plan

Address: Debtor 4645 Skye Dr. # 203, Memphis, TN 38125

## Plan Payment:

Debtor Shall Pay: \$ 98.00 Monthly By: Social Security (X) Direct Pay

Or by: ( ) Payroll Deduction \_\_\_\_\_

## 1. This Plan [Rule 3015.1 Notice]:

(A) Contains a Non-standard Provision [See provision 19]. (X) Yes ( ) No

(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim (X) Yes ( ) No  
[See provisions 7 and 8].

(C) Avoids a Security Interest or Lien. [See provision 12]. ( ) Yes (X) No

## 2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.

## 3. Auto Insurance: ( ) Included in Plan Or (X) Not Included in Plan if proof provided by Debtor

4. Domestic Support Paid By: ( ) Debtor Directly ( ) Wage Assignment ( ) Trustee To: Monthly Pmt.  
 \_\_\_\_\_ ongoing payment begins \_\_\_\_\_  
 \_\_\_\_\_ Approximate arrearage \_\_\_\_\_

5. Priority Claims: Monthly Pmt.  
 \_\_\_\_\_ Amount \_\_\_\_\_

6. Home Mortgage Claims: ( ) Paid Directly by Debtor or ( ) Paid by Trustee To: Monthly Pmt.  
 \_\_\_\_\_ ongoing payment begins \_\_\_\_\_  
 \_\_\_\_\_ Approximate arrearage \_\_\_\_\_ Interest \_\_\_\_\_

7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]: Collateral Value Interest Rate Monthly Pmnt.  
 \_\_\_\_\_  
 \_\_\_\_\_

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	<u>Collateral Value</u>	<u>Interest Rate</u>	<u>Monthly Pmnt.</u>
<u>Title Max (2006 Saturn Vue)</u>	<u>\$ 1,158.00</u>	<u>0.00%</u>	<u>\$20.00</u>

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

Collateral

10. Special Class Unsecured Claims:	<u>Collateral Value</u>	<u>Interest Rate</u>	<u>Monthly Pmnt.</u>
<u></u>	<u></u>	<u></u>	<u></u>

11. Student Loan Claims and Other Long Term Claims:

( ) Not Provided For ( ) General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: .

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: ( ) ;  
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

Southwinds Lakes Apts. X Assume ( ) Reject  
 ( ) Assume ( ) Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908  
Debtor's Attorney's Signature

Date February 25, 2019

February 25, 2019

910 > August 29, 2016